February 9, 2009

United States Bankruptcy Court One Bowling Green New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005 Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

## Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

For me personally, my wife and I have previous medical conditions that will prevent us from getting alternative health care. We currently can just make it on our retirement income. Finding additional employment today is extremely difficult. So, the additional cost to continue Delphi group insurance would require 50% of my net retirement income. So, with this motion I will not be able to afford current health insurance or get other health insurance. Also, Due to costs, I will have to decide which of my medications I can afford. Cost driven, I will have to discontinue some of my current medications. This health cost burden will cause the financial collapse of my household and a decreased health outlook for my wife and myself.

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